

Craft3 Performance: Meeting our Mission

Loan Activity	Q2 18	Cumulative
Commercial		
Commercial Loans Closed†	\$ 10,936,064	\$ 408,630,566
Consumer		
Clean Water Loans Closed	\$ 3,894,798	\$ 26,838,259
Home Energy Efficiency Loans Closed	\$ 1,327,606	\$ 50,077,403
Ada Developers Academy Loans Closed	\$ 320,181	\$ 1,391,126
Other		
Managed Funds	-	\$ 1,253,198
Total Value of Production	\$ 16,478,649	\$ 488,190,552
Number of Commercial Loans Closed	47	1,227
Number of Consumer Loans Closed	349	5,241
Total Number of Transactions Closed	396	6,468
Number of New Commercial Borrowers	40	803
Number of New Consumer Borrowers	349	5,187
Total Number of New Borrowers	389	5,990
Strengthening...		
Economic Resilience		
<i>Increase Entrepreneurship</i>		
Start-ups Financed (firms)	12	261
Entrepreneurs of Color & Woman-/Immigrant-/Veteran-Owned Businesses	35	586
<i>Support Economic Growth</i>		
Jobs Created and/or Retained	288	13,250
Investment Leveraged	\$ 9,802,686	\$ 1,155,715,291
Living Wage Jobs Created and/or Retained*	84	1,925
<i>Invest in Critical Industries</i>		
Green Production Business*	\$ 3,208,000	\$ 32,014,243
Manufacturing/Value-Added Processing	\$ 4,254,820	\$ 117,565,779
Ecological Resilience		
<i>Land: Preserve Landscapes that Support Ecosystems</i>		
Working Landscapes/Conservation Lands (acres)	3,164	24,812
<i>Air: Reduce Impact on Climate Change</i>		
Greenhouse Gases Averted or Sequestered* (metric tons)	619	205,328
<i>Water: Improve Water Quality & Supply</i>		
Clean Water Treated/Conserved/Developed (gallons)	21,593,400	220,382,936
<i>Impact: Minimize Business & Community Impact on Nature</i>		
Firms Minimizing Environmental Impact*	9	85
MBTUs of Energy Conserved*	4,440	2,342,971
Family Resilience		
<i>Support Greater Economic Opportunity</i>		
Jobs Created in High Poverty Areas	59	3,366
Businesses Financed in High Poverty Areas	13	246
Education/Training Slots Projected	2,630	63,575
<i>Strengthen Access to Essential Services</i>		
Low-Income Households Assisted	1,532	95,753
Organizations Serving the Low-Income*	2	34
<i>Preserving/Building Assets</i>		
Consumer Loans to Low-Income Homeowners	325	1,501
Local Ownership	\$ 95,131,844	\$ 1,726,095,121

* Began collecting in 2014

† Includes Craft3 Capital Corporation, Future Energy Fund and NMTC

data as of 6/30/18



Craft3 Performance Metric Definitions

ECONOMIC RESILIENCE

Increase Entrepreneurship

- **Start-ups Financed** - Business in operation less than 12 months.
- **Entrepreneur of Color/Woman/Immigrant/Veteran-Owned Businesses** - Business is more than 50% owned or controlled by one or more minorities, immigrants, veterans or women.

Support Economic Growth

- **Jobs Created and/or Retained** - New full-time jobs to be created within 12 months and existing jobs retained as a result of financing.
- **Investment Leveraged** - Total of owner equity and other public and private funds committed to the project financed.
- **Living Wage Jobs Created and/or Retained** - New full-time living wage jobs to be created within 12 months and existing living wage jobs retained as a result of financing.

Invest in Critical Industries

- **Green Production Businesses** - One that produces goods and services with an environmental benefit or supplies parts or services to green production companies.
- **Manufacturing/Value-Added Processing** - Businesses that manufacture products, or process raw natural resource products, that are sold beyond the local economy or substitute for goods that would otherwise be "imported" into the local economy.

ECOLOGICAL RESILIENCE

Land: Preserve Landscapes that Support Ecosystems

- **Working Landscapes/Conservation Lands** - Permanent land conserved or working landscapes sustainably managed or certified organic.

Air: Reduce Impact on Climate Change

- **Greenhouse Gases Averted or Sequestered** - Metric tons of greenhouse gases projected to be averted or sequestered within 12 months.

Water: Improve Water Quality & Supply

- **Clean Water Treated/Conserved/Developed** - Number of gallons of water projected to be treated or conserved within 12 months.

Impact: Minimize Businesses & Community Impact on Nature

- **Firms Minimizing Environmental Impact** - Business making documentable efforts to minimize negative environmental impacts.
- **BTUs of Energy Conserved** - Total BTUs of energy saved annually from energy efficiency improvements or utilization of a renewable energy technology as a result of this financing.

FAMILY RESILIENCE

Support Greater Economic Opportunity

- **Jobs Created in High Poverty Areas** - New full-time jobs to be created/retained within 12 months as a result of financing in census tracts that have poverty rates of 20% or higher.
- **Businesses Financed in High Poverty Areas** - Business located in census tracts that have poverty rates of 20% or higher.
- **Education/Training Slots Projected** - Educational and/or job skills training slots retained or to be created within 12 months.

Strengthen Access to Essential Services

- **Low-Income Households Assisted** - Low-income defined as adjusted family income of below 80% of their county's Annual Median Income.
- **Organizations Serving the Low-Income** - Organization with more than 50% of clients served being low-income.

Preserving/Building Assets

- **Consumer Loans to Low-Income Homeowners** - Low-income defined as adjusted family income of below 80% of their county's Annual Median Income.
- **Local Ownership** - The value of local real estate assets maintained by local ownership or harvest rights supported by financing.